

Appn. Number 10/632,323 (Washington et al) GAU 3692 Amnt.A contd.

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7.(New)A method for detecting credit card fraud online employing actual numbers and letters of a consumer's address for billing numbers, and fraud detection system, comprising:

- (a) verifying ownership of said address billing numbers by matching said address billing numbers to numbers of the consumer's shipping address if one said address billing number does not match the consumer's shipping address the account will not be billed,
- (b) said address billing letters will translate into numbers the letter e will translate into the number 5 for the fifth letter of the alphabet,  
a means for wiring money employing said address billing numbers and said address billing letters of the consumer's shipping address as a fraud detection system,

whereby a 100% present fraud proof address billing direct shipper credit card fraud detection system.

8.(New)A method for detecting credit card fraud online employing actual numbers of a consumer's telephone number for billing numbers providing a caller id system to detect fraud, comprising:

- verifying ownership of said telephone billing numbers by matching said telephone billing numbers to providing said caller id system if one said telephone billing number is different from providing said caller id system the account will not be billed,
  - a means for wiring money with actual numbers of the consumer's telephone number providing said caller id system verification,
- whereby a 100% present fraud proof telephone number worldwide shipper online fraud detection system.

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